

**United States Bankruptcy Court**  
**Western District of Tennessee**

In re **Robert Bruce Clayton**  
**Tamala Bailey Clayton**

Debtor(s)

Case No.

Chapter **13**

**CHAPTER 13 PLAN**  
**(INDIVIDUAL ADJUSTMENT OF DEBTS)**

DEBTOR(S): (H) **Robert Bruce Clayton** S.S.# **xxx-xx-9034**

(W) **Tamala Bailey Clayton** S.S.# **xxx-xx-7776**

ADDRESS: **175 Jessie Ave.**

**Brighton, TN 38011**

PLAN PAYMENT: Debtor(s) to pay \$ **\$1,144.00** monthly

PAYROLL DEDUCTION: OR (X) DIRECT PAY

BECAUSE:

FIRST PAYMENT DATE: **Spouse's Employer:**

PLACE OF EMPLOYMENT: **Spouse's Employer:**  
ADMINISTRATIVE: Pay filing fee, Trustee's fee, and debtor's attorney fee, pursuant to Court Order.

AUTO INSURANCE: ( ) Not included in Plan ( ) Included in Plan \$ **-NONE-**

CHILD SUPPORT: Future support through Plan to \$ **0.00**

Child support arrearage amount \$ **-NONE-**

PRIORITY CREDITORS: **-NONE-** \$ **-NONE-**

HOME MORTGAGE: If no arrearage, ongoing payments are to be paid directly by the debtor(s).

<b>-NONE-</b>	Ongoing pmt. Begin <b>N/A</b>						<b>N/A</b>
	Approx. arrearage <b>N/A</b>	Interest	<b>N/A</b>	%	\$	<b>N/A</b>	
		VALUE		RATE OF		MONTHLY	
		<u>COLLATERAL</u>		INTEREST		PLAN PMT.	
<b>SECURED CREDITORS;</b> (retain lien 11 U.S.C. Sec. 1325(a){5})							
<b>Navy Federal Credit Union</b>	\$ <b>33,431.00</b>			<b>5.50</b> %	\$ <b>639.00</b>		
<b>Navy Federal Credit Union</b>	\$ <b>14,700.00</b>			<b>5.50</b> %	\$ <b>281.00</b>		

UNSECURED CREDITORS: Pay % of these claims after above claims are paid or pay all disposable income for term of plan; to be determined by the Chapter 13 Trustee.

ESTIMATED TOTAL UNSECURED, NON-PRIORITY DEBT: \$

TERMINATION: Plan shall terminate upon payment of the above, approximately **60** months.

\*ADEQUATE PROTECTION PAYMENT WILL BE 1/4 (25%) OF PROPOSED CREDITOR MONTHLY PAYMENT.  
FAILURE TO FILE TIMELY WRITTEN OBJECTION TO CONFIRMATION WILL BE DEEMED ACCEPTANCE OF PLAN.  
Absent a specific court order otherwise, all claims, other than those specifically provided for above, shall be paid as general unsecured debts. General unsecured creditors will receive % to be determined by the Chapter 13 Trustee.

DEBTOR'S ATTORNEY: **Laura L. Sanford 19575**  
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